

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**LARRY FREDERICK and
SHARON FREDERICK,**

Joint Debtors.

Bankruptcy No. 18-70870-JAD

Chapter 11

Document No.

**MONTHLY OPERATING REPORT OF DEBTOR
FOR THE PERIOD DECEMBER 1, 2019 – DECEMBER 31, 2019**

**ROBERT O LAMPL
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UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

Larry Frederick and Sharon Frederick

Case No. 18-70870 JAD

Reporting Period: Dec. 1-31-2019

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
Schedule of Cash Receipts and Disbursements - continuation	MOR-1 (INDV) (CONT)		
Bank Reconciliation			
Copies of bank statements			
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4		
Debtor Questionnaire	MOR- 5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Larry R. Frederick
Signature of Debtor

1-17-2020
Date

Sharon C. Frederick
Signature of Joint Debtor

1-13-2020
Date

Signature of Preparer

Date

Printed Name of Preparer

FORM MOR (INDV)
(10/00)

Larry Frederick and Sharon Frederick

0

Debtor

Reporting Period: Dec. 1-31-2019

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month		
RECEIPTS		
Wages (Net)		
Interest and Dividend Income		
Alimony and Child Support	1430.00	
Social Security and Pension Income	485.00	
Sale of Assets		
Other Income (attach schedule)		
Total Receipts		
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)		
Rental Payment(s)		
Other Secured Note Payments		
Utilities		
Insurance		
Auto Expense		
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses		
Household Expenses		
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment		
Gifts		
Other (attach schedule)		
Total Ordinary Disbursements		
REORGANIZATION ITEMS:		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items		
Total Disbursements (Ordinary + Reorganization)		
Net Cash Flow (Total Receipts - Total Disbursements)		
Cash - End of Month (Must equal reconciled bank statement)		

Larry Frederick and Sharon Frederick

Debtor

Reporting Period: Dec 1-31-2019

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero. Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes. Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding						
FICA-Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						
State and Local						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						
Total Taxes						

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases-Equipment						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Amounts Due to Insiders*						
Other:						
Other:						
Total Postpetition Debts						

Explain how and when the Debtor intends to pay any past-due postpetition debts.

*"Insider" is defined in 11 U.S.C. Section 101(31).

PFA FACCTS

ACCOUNT LEDGER

(See Compilation Report)

Rich-Lou Farms
Martinsburg PA

Page Number 4

Prepared 01/07/2020

Current Month . . December

Year Ending . . . 12/2019

Control #	Code	Date	Description	Debits	Credits
Payroll	943 - Fed	FUTA Fm 940			
			Period Beginning Balance		3,085.30
			Subtotal	.00	3,085.30
			Period Ending Balance		3,085.30
ayroll	- State UC	943			
			Period Beginning Balance		22,593.00
		Perez-Juarez, Orlando	005		.00
		Perez-Juarez, Orlando	005		.00
		Frederick, Eric R.	011		.00
		Frederick, Eric R.	011		.00
		Espinoza, Edelfo V.	014		.00
		Espinoza, Edelfo V.	014		.00
		Perez-Juarez, Orlando	005		1.07
		Perez-Juarez, Orlando	005		1.04
		Frederick, Eric R.	011		.44
		Frederick, Eric R.	011		.44
		Espinoza, Edelfo V.	014		.88
		Espinoza, Edelfo V.	014		.88
			Subtotal	.00	22,597.75
			Period Ending Balance		22,597.75
Payroll	- State Taxes	943			
			Period Beginning Balance		63,249.39
		Perez-Juarez, Orlando	005		54.68
		Perez-Juarez, Orlando	005		53.38
		Frederick, Eric R.	011		22.26
		Frederick, Eric R.	011		22.26
		Espinoza, Edelfo V.	014		45.23
		Espinoza, Edelfo V.	014		45.04
			Subtotal	.00	63,492.24
			Period Ending Balance		63,492.24
Payroll	- Local 1 Taxes	943			
			Period Beginning Balance		20,753.37
		Perez-Juarez, Orlando	005		17.81
		Perez-Juarez, Orlando	005		17.39
		Frederick, Eric R.	011		7.25
		Frederick, Eric R.	011		7.25
		Espinoza, Edelfo V.	014		14.73
		Espinoza, Edelfo V.	014		14.67
			Subtotal	.00	20,832.47
			Period Ending Balance		20,832.47
Payroll	- Escrow Other	W/H			
			Period Beginning Balance		13,440.32
			Subtotal	.00	13,440.32
			Period Ending Balance		13,440.32
Other Deductions					
			Period Beginning Balance		870.72
		Perez-Juarez, Orlando	005		83.69
			Subtotal	.00	754.41
			Period Ending Balance		754.41

Larry Frederick and Sharon Frederick
Debtor

Reporting Period: Dec. 1-31-2019

0

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
Other Taxes		
Other Ordinary Disbursements		
Other Reorganization Expenses		

Larry Frederick and Sharon Frederick

Debtor

Reporting Period: Dec 1-31-2019

0

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	
Total Accounts Receivable at the beginning of the reporting period	Amount
+ Amounts billed during the period	
- Amounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Accounts Receivable Aging	
0 - 30 days old	Amount
31 - 60 days old	
61 - 90 days old	
91+ days old	
Total Accounts Receivable	
Amount considered uncollectible (Bad Debt)	
Accounts Receivable (Net)	

DEBTOR QUESTIONNAIRE

Must be completed each month		Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.			✓
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.		✓	
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.		✓	
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.		✓	

FNB account attachment included

Maryland and Virginia Milk Producers Coop. Assn., Inc.

12/18/2019

***38,615

35

***38,615 35

LARRY FREDERICK
or SHARON FREDERICK
or ERIC FREDERICK
or JENNIFER FREDERICK
T/A RICH-LOU FARM
1098 FREDERICK ROAD
MARTINSBURG PA 16662

Direct Deposit Advice

Direct Payment:

LARRY FREDERICK or SHARON FREDERICK or ERIC FREDERICK or JENNIFER FREDERICK										32679-1
November 2019 1 - 30 Final						Pounds	Rate	Month	Year To Date	
Butterfat Test	4.16									
FO 1 3.5% Uniform Price	18.60					Producer Price Diff	424,774	-1.3500	-5,734.45	75,397.26
Your Gross Price at Test	20.58					Butterfat	17,671	2.3195	40,987.88	566,670.34
MdVa 3.5% Blend Price	18.35					Protein	3.1700	3.9118	52,672.39	384,608.86
Pounds Delivered	424,774	YTD	5,576,041			Other Solids	5.6400	0.1112	2,664.02	61,906.74
Average Daily Pounds	14,159					Location Adjustment	424,774	-0.5000	-2,123.87	-27,880.22
Pounds Delivered:						Market Premium	424,774	0.6500	2,761.03	36,244.26
1st 28,582	11th 28,355	21st 28,886				Premiums / Penalties			0.00	29,124.73
2nd 0	12th 0	22nd 0				Market Adjustment	424,774	-0.9000	-3,822.97	-50,081.51
3rd 28,886	13th 27,318	23rd 29,063								
4th 0	14th 0	24th 0								
5th 28,431	15th 28,026	25th 29,553								
6th 0	16th 0	26th 0								
7th 27,874	17th 28,456	27th 27,469								
8th 0	18th 0	28th 0				Gross Value			87,404.03	1,075,990.46
9th 27,242	19th 28,557	29th 28,076								
10th 0	20th 0	30th 0								
		31st 0				Less Advance			36,830.62	0
Premiums and Penalties:	Rate/CWT	Total Amt	YTD Amt			Less Hauling			5,781.60	74,570.30
Quality Premium/Penalty	0.0000	0.00	28,724.73			Loss Assignments			6,176.48	77,929.68
AQP		0.00	400.00			Net Earnings			38,615.35	923,490.48
Total Amount		0.00	29,124.73							
RPTS091MV						Assembly Charges				
						Destination Charges				
TRANSPORTATION CHARGES		777.34				Total Amount			5,781.60	74,570.30
Assignee						Per CWT	Base Amt		Total Amount	Year To Date
00001 NATIONAL DAIRY PROMO & RESEARC						0.0500	212.39		212.39	2,788.03
00012 MARKETING EXPENSE							767.39		767.39	8,667.19
00230 HOMETOWN BANK									0.00	8,030.00
20803 ALLIED MILK PRODUCERS						0.1000	424.77		424.77	5,576.05
20849 FARM SERVICE AGENCY							4,602.00		4,602.00	50,622.00
30303 EQUIPMENT DEDUCTS									0.00	16.00
30615 CWT						0.0400	169.91		169.91	2,230.41
Total Amount									8,176.48	77,929.68

	Actual	Debitors	Eric
Hauling:	5781.6	4047.12	1734.48
FSA:	4602	2311	2291
Marketing:	767.39	537.173	230.217
National Dairy:	212.39	148.673	63.717
CWT:	169.91	118.937	50.973
Allied:	424.77	297.339	127.431
Bedding:	1260	882	378
Feed:	20,154.30	14108.01	6046.29
Repairs:	3,781.09	2646.763	1134.327
Breeding:	680	476	204
Seeds & Plants/Fertilizer:	0	0	0
Supplies (Livestock):	0	0	0
Supplies (General):	1178.67	825.069	353.601
Vet & Medicine:	833.18	583.226	249.954
Gasoline, Fuel & Oil:	2140.16	1498.112	642.048
Repairs (Real Estate):	0	0	0
Vehicle (Truck):	342.1	239.47	102.63
Office Expenses:	109.5	76.65	32.85
Advertising	0	0	0
Manure Hauling Machinery	0	0	0
Misc. (Hoof trimming):	0	0	0
Employer Payroll Expense:	0	0	0
Insurance:	3080.74	2156.518	924.222
Utilities (Electric):	2682.79	1877.953	804.837
Utilities (Telephone):	217.13	151.991	65.139
Payroll: Farm Help	4985.72	3490.004	1495.716
Payroll: Eric	2541.42	1778.994	762.426
Rent - Lease of Real Estate:	1000	700	300
943 Tax -	1935.85	1355.095	580.755
Real Estate Taxes -	0.00	0	0
Personal Expenses:	•	•	•
Car payment	297.23	297.23	
Cable/Internet	222.25	222.25	
Phone	845.67	845.67	
Health Insurance	250	93.39	
Life Insurance	400	400	
Personal Fuel	700	700	
Food			
House (BB&T)			
HELOC			
Personal Misc.	1500*		
SUBTOTAL		42864.637	18574.613
U.S. Trustee Fees		0	
Professional Fees		4000	
M&T Bank		7500	
TOTAL EXPENSES		54364.637	18574.613
ACTUAL REVENUE		61,182.82	\$26,221.21

Notes:

*Car payment was made from Debtors' exempt social security

*471.90 of the 1500 was for reimbursement of a business expense



1-888-910-4100

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

US102 BR255

LARRY FREDERICK
1098 FREDERICK RD
MARTINSBURG PA 16662-8863

Checking Account Statement

1 of 2

Beginning November 27, 2019
through December 24, 2019

Checking

SUMMARY

Balance Calculation

Previous Balance	9,914.30
Checks	55,408.11 -
Withdrawals & Debits	13,052.37 -
Deposits & Credits	75,445.97 +
Current Balance	16,899.79 =

LARRY FREDERICK
SHARON FREDERICK
DIP CHAP 11 BANKRUPTCY CASE 18
One Deposit Checking

The \$9.99 monthly maintenance fee is waived when you make at least 1 deposit that is posted before the end of your statement period.
You made at least 1 deposit.

Good news! The monthly maintenance fee was waived based on your account activity.

Your next statement period will end on January 27, 2020.

Previous Balance

9,914.30

TRANSACTION DETAILS

Checks * There is a break in check sequence

Check #	Amount	Date	Check #	Amount	Date
787	4,000.00	11/27	831	1,310.22	12/03
792*	58.67	12/04	832	504.96	12/04
799*	722.00	11/27	833	487.50	12/16
801*	538.90	12/02	834	2,000.00	12/06
802	330.00	12/02	836*	440.77	12/11
803	206.44	12/02	837	9.80	12/11
804	277.69	12/04	839*	201.18	12/23
805	330.00	12/02	841*	680.00	12/18
806	10.34	11/27	843*	250.00	12/17
807	42.55	11/29	845*	117.39	12/20
808	110.00	12/02	847*	540.00	12/20
810*	8,507.38	12/03	848	106.16	12/23
811	374.20	12/02	849	2,140.16	12/24
812	586.75	12/03	850	494.00	12/23
813	15.41	12/05	852*	39.69	12/23
814	1,484.60	12/05	853	25.00	12/24
815	2,604.83	12/02	854	39.77	12/23
816	1,055.00	12/05	855	421.43	12/23
818*	1,140.00	12/09	856	545.75	12/24
819	394.16	12/12	858*	449.98	12/24
820	500.00	12/03	859	24.92	12/24
821	560.00	12/03	860	537.51	12/23
822	558.70	12/10	861	1,270.71	12/19
823	4,300.00	12/03	862	3,500.00	12/19
824	1,000.00	11/29	863*	308.95	12/23
825*	1,000.00	12/02	865*	1,154.65	12/20
827*	170.00	12/03	866	1,361.64	12/23
828	1,270.71	12/02	867	60.01	12/23
829	3,000.00	12/02	868	50.00	12/23
830	1,159.21	12/03	869	28.42	12/24



1-888-910-4100

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

Checking Account Statement

2 OF 2

Beginning November 27, 2019
through December 24, 2019

Checking continued from previous page

LARRY FREDERICK
SHARON FREDERICK
DIP CHAP 11 BANKRUPTCY CASE 18
One Deposit Checking

Total Checks
55,408.11

Withdrawals & Debits

Other Withdrawals & Debits

Date	Amount	Description
12/03	839.58	Tractor Supply C Purchase 191129
12/04	2,408.58	Check # 000000809 Dunc PA
12/09	83.69	Penetec Check Pymt 120319
12/19	7,500.00	Check # 000000817
12/19	1,935.85	Dish Network Dishckpymt 120719
12/19	30.00	Check # 000000835
12/20	252.67	Outgoing Wire Transfer
12/24	2.00	(MIS No. 191219004874)
		IRS Usatxpymt 121919 220975354100910
		Service Charge
		Wire Transfer Fees
		Atlantic Broadba Cable Pay 122019 0580046527 Spa
		Service Charge
		Statement Delivery

Total Withdrawals & Debits
13,052.37

Deposits & Credits

Date	Amount	Description
11/29	36,830.62	Md&va Milk Produ Advance 201911 P32679-1
12/18	38,615.35	Md&va Milk Produ Final PR 201911 P32679-1

Total Deposits & Credits
75,445.97

Current Balance
16,899.79

Daily Balance

Date	Balance	Date	Balance	Date	Balance
11/27	5,181.96	12/06	5,466.90	12/17	2,102.28
11/29	40,970.03	12/09	4,243.21	12/18	40,037.63
12/02	31,204.95	12/10	3,684.51	12/19	25,801.07
12/03	13,271.81	12/11	3,233.94	12/20	23,736.36
12/04	10,021.91	12/12	2,839.78	12/23	20,116.02
12/05	7,466.90	12/16	2,352.28	12/24	16,899.79

NEWS FROM CITIZENS

--Saving can be easier than you think! With small changes in your spending, your savings can really add up! Packing your lunch 3x per week vs. eating out (on average a \$10 expense) could add up to \$1,560 in savings at the end of one year. Make a goal to pack your lunch a few times a week and set up an automatic transfer to your savings for the amount you saved and watch your savings add up! For more information visit a branch or call 888-821-3900. Member FDIC.

--Still writing checks for your bills? Try Bill Pay through Online Banking to quickly and easily pay your bills and manage your accounts. Plus, view check images in Online Banking as soon as they are paid to stay on top of your finances.

Checking Account Balance Worksheet

Before completing this worksheet, please be sure

to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

1 Your current balance on this statement \$ _____ Current Balance

2 List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
		+	\$ _____ Total of 2

3 Subtotal by adding 1 and 2 \$ _____ Subtotal of 1 and 2

4 List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
		-	\$ _____ Total of 4

5 Subtract 4 from 3. This should match your checkbook register balance \$ _____ Total

CUSTOMER SERVICE

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

Citizens Bank
Customer Service Center
P.O. Box 42001
Providence, RI 02940-2001

Change of Address

Please call the number shown on the front of your statement to notify us of a change of address.

DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE

Personal deposit accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

ELECTRONIC TRANSFERS

In Case of Errors or Questions About Your Electronic Transfers
(For Consumer Accounts Used Primarily For Personal, Family or Household Purposes)
Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided as soon as you can. If you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number, if any.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

[For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.]

OVERDRAFT LINES OF CREDIT

BILLING RIGHTS SUMMARY

What To Do If You Think You Find a Mistake On Your Statement:

If you think there is an error on your statement write to us at the customer service address provided as soon as possible.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

INTEREST CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD

Calculating your Interest Charge

We calculate the interest charge on your Overdraft Line by applying the Daily Periodic Rate to the Average Daily Balance. Then, we multiply that result by the number of days in the billing cycle in which a balance is owed on your Overdraft Line. This gives us the total interest charge for that billing period.

Calculating your Average Daily Balance

To calculate the average daily balance, we take the beginning balance of your Overdraft Line each day (which does not include any unpaid interest charges or fees), add any new loan advances as of the date of those advances and subtract any payments or credits. This gives us the daily balance. Then, we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of your account.

Credit Bureau Reporting

We may report information about your Overdraft Line to credit bureaus for each joint account holder of your checking account. Late payments, missed payments, or other defaults on your Overdraft Line may be reflected in your credit report.

Thank you for banking with Citizens Bank.

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LARRY FREDERICK
SHARON FREDERICK
814-635-0881
1086 FREDERICK RD.
MARTINSBURG, PA 15402

DATE Nov. 19, 2019 787

PAY TO THE ORDER OF Robert O. Lamp \$ 4,000.00
Four thousand 00/100 DOLLARS

☒ Citizens Bank

MEMO Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-635-0881
1086 FREDERICK RD.
MARTINSBURG, PA 15402

DATE 12-23-19 869

PAY TO THE ORDER OF Babat A. Markubus \$ 28.42
Twenty eight 42/100 DOLLARS

☒ Citizens Bank

MEMO Larry Frederick

LARRY FREDERICK
SHARON FREDERICK
814-635-0881
1086 FREDERICK RD.
MARTINSBURG, PA 15402

DATE 11-26-19 808

PAY TO THE ORDER OF Babat A. Markubus \$ 10.34
Ten 34/100 DOLLARS

☒ Citizens Bank

MEMO Larry Frederick

LARRY FREDERICK
SHARON FREDERICK
814-635-0881
1086 FREDERICK RD.
MARTINSBURG, PA 15402

DATE 11-27-19 807

PAY TO THE ORDER OF Curry Blvd Power \$ 42.55
Forty two 55/100 DOLLARS

☒ Citizens Bank

MEMO Larry Frederick

LARRY FREDERICK
SHARON FREDERICK
814-635-0881
1086 FREDERICK RD.
MARTINSBURG, PA 15402

DATE Nov. 29, 2019 824

PAY TO THE ORDER OF Sharon Frederick \$ 1,000.00
One thousand 00/100 DOLLARS

☒ Citizens Bank

MEMO Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-635-0881
1086 FREDERICK RD.
MARTINSBURG, PA 15402

DATE 11-22-19 801

PAY TO THE ORDER OF Fisher Thompson \$ 538.42
Five hundred thirty eight 42/100 DOLLARS

☒ Citizens Bank

MEMO Larry Frederick

LARRY FREDERICK
SHARON FREDERICK
814-635-0881
1086 FREDERICK RD.
MARTINSBURG, PA 15402

DATE 11-25-19 802

PAY TO THE ORDER OF Cove Stike \$ 330.42
Three hundred thirty 42/100 DOLLARS

☒ Citizens Bank

MEMO Larry Frederick

LARRY FREDERICK
SHARON FREDERICK
814-635-0881
1086 FREDERICK RD.
MARTINSBURG, PA 15402

DATE 11-24-19 803

PAY TO THE ORDER OF Fisher Thompson \$ 206.42
Two hundred six 42/100 DOLLARS

☒ Citizens Bank

MEMO Larry Frederick

LARRY FREDERICK
SHARON FREDERICK
814-635-0881
1086 FREDERICK RD.
MARTINSBURG, PA 15402

DATE 11-24-19 805

PAY TO THE ORDER OF Cove Stike \$ 330.42
Three hundred thirty 42/100 DOLLARS

☒ Citizens Bank

MEMO Larry Frederick

LARRY FREDERICK
SHARON FREDERICK
814-635-0881
1086 FREDERICK RD.
MARTINSBURG, PA 15402

DATE Nov. 27, 2019 808

PAY TO THE ORDER OF Felton J. Seawick \$ 110.00
One hundred ten 00/100 DOLLARS

☒ Citizens Bank

MEMO Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-935-8881
1008 FREDERICK RD.
MARTINSBURG, PA 15402

DATE Nov 30, 2019 811

PAY TO THE ORDER OF Ag Choice \$ 374.00
Three hundred seventy four and 00/100 DOLLARS

☒ Citizens Bank

MEMO Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-935-8881
1008 FREDERICK RD.
MARTINSBURG, PA 15402

DATE Nov 30, 2019 815

PAY TO THE ORDER OF Westfield Insurance \$ 2,604.83
Two thousand six hundred four and 83/100 DOLLARS

☒ Citizens Bank

MEMO 3710221349 Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-935-8881
1008 FREDERICK RD.
MARTINSBURG, PA 15402

DATE Nov 29, 2019 825

PAY TO THE ORDER OF Eric Frederick \$ 1,000.00
One thousand 00/100 DOLLARS

☒ Citizens Bank

MEMO Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-935-8881
1008 FREDERICK RD.
MARTINSBURG, PA 15402

DATE Dec 2, 2019 828

PAY TO THE ORDER OF Eric Frederick \$ 1,270.71
One thousand seven hundred seventy and 71/100 DOLLARS

☒ Citizens Bank

MEMO Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-935-8881
1008 FREDERICK RD.
MARTINSBURG, PA 15402

DATE Dec 2, 2019 829

PAY TO THE ORDER OF Eric Frederick \$ 3,000.00
Three thousand 00/100 DOLLARS

☒ Citizens Bank

MEMO Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-935-8881
1008 FREDERICK RD.
MARTINSBURG, PA 15402

DATE Nov 29, 2019 810

PAY TO THE ORDER OF East Gate Feed \$ 8,507.38
Eight thousand five hundred seven and 38/100 DOLLARS

☒ Citizens Bank

MEMO Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-935-8881
1008 FREDERICK RD.
MARTINSBURG, PA 15402

DATE Nov 30, 2019 812

PAY TO THE ORDER OF BB+T \$ 586.75
Five hundred eighty six and 75/100 DOLLARS

☒ Citizens Bank

MEMO Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-935-8881
1008 FREDERICK RD.
MARTINSBURG, PA 15402

DATE Nov 30, 2019 820

PAY TO THE ORDER OF Martina Braunlaugh \$ 500.00
Five hundred 00/100 DOLLARS

☒ Citizens Bank

MEMO 004919 Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-935-8881
1008 FREDERICK RD.
MARTINSBURG, PA 15402

DATE Nov 30, 2019 821

PAY TO THE ORDER OF BB+T \$ 560.00
Five hundred sixty 00/100 DOLLARS

☒ Citizens Bank

MEMO 9282021711-5118 Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-935-8881
1008 FREDERICK RD.
MARTINSBURG, PA 15402

DATE Nov 30, 2019 823

PAY TO THE ORDER OF Marcus Martin \$ 4,300.00
Four thousand three hundred 00/100 DOLLARS

☒ Citizens Bank

MEMO 004 Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-925-9881
1088 FREDERICK RD.
MARTINSBURG, PA 15402

DATE Nov. 30, 2019 827

PAY TO THE ORDER OF Hooters Eatery \$ 170.00
One hundred seventy 00 DOLLARS @ EST

☒ Citizens Bank
MEMO Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-925-9881
1088 FREDERICK RD.
MARTINSBURG, PA 15402

DATE December 2, 2019 830

PAY TO THE ORDER OF Edith V. Fep 1024 \$ 1,157.81
One thousand one hundred fifty seven and 81/100 DOLLARS @ EST

☒ Citizens Bank
MEMO Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-925-9881
1088 FREDERICK RD.
MARTINSBURG, PA 15402

DATE December 2, 2019 831

PAY TO THE ORDER OF Orlando Suarez Perez \$ 1,310.00
One thousand three hundred ten and 00/100 DOLLARS @ EST

☒ Citizens Bank
MEMO Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-925-9881
1088 FREDERICK RD.
MARTINSBURG, PA 15402

DATE 11-19-19 792

PAY TO THE ORDER OF Milk barn \$ 58.42
Fifty eight 42 DOLLARS @ EST

☒ Citizens Bank
MEMO Larry Frederick

LARRY FREDERICK
SHARON FREDERICK
814-925-9881
1088 FREDERICK RD.
MARTINSBURG, PA 15402

DATE Nov. 26, 2019 804

PAY TO THE ORDER OF U.P.M.C. \$ 277.69
Two hundred seventy seven and 69/100 DOLLARS @ EST

☒ Citizens Bank
MEMO 00154 27 69 4 Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-925-9881
1088 FREDERICK RD.
MARTINSBURG, PA 15402

DATE Dec. 2, 2019 832

PAY TO THE ORDER OF Pleasant View Farms \$ 504.96
Five hundred four and 96/100 DOLLARS @ EST

☒ Citizens Bank
MEMO Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-925-9881
1088 FREDERICK RD.
MARTINSBURG, PA 15402

DATE Nov. 30, 2019 813

PAY TO THE ORDER OF U.P.M.C. \$ 15.41
Fifteen and 41/100 DOLLARS @ EST

☒ Citizens Bank
MEMO 15608989 Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-925-9881
1088 FREDERICK RD.
MARTINSBURG, PA 15402

DATE Nov. 30, 2019 814

PAY TO THE ORDER OF Genworth Life \$ 1,484.60
One thousand four hundred eighty four and 60/100 DOLLARS @ EST

☒ Citizens Bank
MEMO 0000 39764 Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-925-9881
1088 FREDERICK RD.
MARTINSBURG, PA 15402

DATE 11-29-19 816

PAY TO THE ORDER OF BFB \$ 1,055.00
One thousand fifty five 00 DOLLARS @ EST

☒ Citizens Bank
MEMO Larry Frederick

LARRY FREDERICK
SHARON FREDERICK
814-925-9881
1088 FREDERICK RD.
MARTINSBURG, PA 15402

DATE Dec 3, 2019 834

PAY TO THE ORDER OF William Kish \$ 2,000.00
Two thousand 00 DOLLARS @ EST

☒ Citizens Bank
MEMO Sharon Frederick

Check Images

Page 4 of 6

LARRY FREDERICK
SHARON FREDERICK
814-935-0881
1088 FREDERICK RD.
MARTINSBURG, PA 15402

3-7/15/200 818

DATE Nov. 30, 2019

PAY TO THE ORDER OF Logan Valley Oil \$ 1,140.00
One thousand one hundred forty 00 100 DOLLARS ☒ EE

☒ Citizens Bank*

MEMO 931.23 .00 Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-935-0881
1088 FREDERICK RD.
MARTINSBURG, PA 15402

3-7/15/200 822

DATE Nov. 30, 2019

PAY TO THE ORDER OF Tysons Forge Services LLC \$ 558.70
Five hundred fifty eight and 70 100 DOLLARS ☒ EE

☒ Citizens Bank*

MEMO 72.21 Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-935-0881
1088 FREDERICK RD.
MARTINSBURG, PA 15402

3-7/15/200 836

DATE 12-5-19

PAY TO THE ORDER OF Fisher Thompson \$ 440.22
Four hundred forty 22 100 DOLLARS ☒ EE

☒ Citizens Bank*

MEMO SE 053632 Larry Frederick

LARRY FREDERICK
SHARON FREDERICK
814-935-0881
1088 FREDERICK RD.
MARTINSBURG, PA 15402

3-7/15/200 837

DATE Dec. 5, 2019

PAY TO THE ORDER OF BCTCB \$ 9.80
Nine and 80 100 DOLLARS ☒ EE

☒ Citizens Bank*

MEMO 0002000765 Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-935-0881
1088 FREDERICK RD.
MARTINSBURG, PA 15402

3-7/15/200 819

DATE Nov. 30, 2019

PAY TO THE ORDER OF Suburban Propane \$ 344.14
Three hundred forty four and 14 100 DOLLARS ☒ EE

☒ Citizens Bank*

MEMO Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-935-0881
1088 FREDERICK RD.
MARTINSBURG, PA 15402

3-7/15/200 833

DATE Dec. 3, 2019

PAY TO THE ORDER OF Whiter Docket \$ 487.50
Four hundred eighty seven and 50 100 DOLLARS ☒ EE

☒ Citizens Bank*

MEMO Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-935-0881
1088 FREDERICK RD.
MARTINSBURG, PA 15402

3-7/15/200 843

DATE Dec. 15, 2019

PAY TO THE ORDER OF FNB \$ 250.00
Two hundred fifty 00 100 DOLLARS ☒ EE

☒ Citizens Bank*

MEMO Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-935-0881
1088 FREDERICK RD.
MARTINSBURG, PA 15402

3-7/15/200 841

DATE 12-11-19

PAY TO THE ORDER OF Genex \$ 680.25
Six hundred eighty 25 100 DOLLARS ☒ EE

☒ Citizens Bank*

MEMO 1121729 Larry Frederick

LARRY FREDERICK
SHARON FREDERICK
814-935-0881
1088 FREDERICK RD.
MARTINSBURG, PA 15402

3-7/15/200 861

DATE Dec. 19, 2019

PAY TO THE ORDER OF Paul Frederick \$ 1,270.71
One thousand two hundred seventy and 71 100 DOLLARS ☒ EE

☒ Citizens Bank*

MEMO Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-935-0881
1088 FREDERICK RD.
MARTINSBURG, PA 15402

3-7/15/200 862

DATE Dec. 19, 2019

PAY TO THE ORDER OF Paul Frederick \$ 3,500.00
Three thousand five hundred 00 100 DOLLARS ☒ EE

☒ Citizens Bank*

MEMO Sharon Frederick

Check Images

Page 5 of 6

LARRY FREDERICK
SHARON FREDERICK
814-635-9881
1088 FREDERICK RD.
MARTINSBURG, PA 15062

3-7016/200 845
DATE 12-15-19

PAY TO THE ORDER OF Robert of Martinsburg \$ 117.75
One hundred seventeen and 75/100 DOLLARS @ EE

☒ Citizens Bank
MEMO Larry Frederick

LARRY FREDERICK
SHARON FREDERICK
814-635-9881
1088 FREDERICK RD.
MARTINSBURG, PA 15062

3-7016/200 847
DATE Dec 19, 2019

PAY TO THE ORDER OF PFB MSC \$ 540.00
Five hundred forty DOLLARS @ EE

☒ Citizens Bank
MEMO 00071012 35 Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-635-9881
1088 FREDERICK RD.
MARTINSBURG, PA 15062

3-7016/200 865
DATE December 19, 2019

PAY TO THE ORDER OF Edelfo V. Espinoza \$ 1,154.05
One thousand one hundred fifty-four and 5/100 DOLLARS @ EE

☒ Citizens Bank
MEMO Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-635-9881
1088 FREDERICK RD.
MARTINSBURG, PA 15062

3-7016/200 839
DATE 12-10-19

PAY TO THE ORDER OF Fisher + Thompson \$ 201.00
Two hundred and one DOLLARS @ EE

☒ Citizens Bank
MEMO Larry Frederick

LARRY FREDERICK
SHARON FREDERICK
814-635-9881
1088 FREDERICK RD.
MARTINSBURG, PA 15062

3-7016/200 848
DATE Dec 19, 2019

PAY TO THE ORDER OF Model Uniforms \$ 106.16
One hundred six and 16/100 DOLLARS @ EE

☒ Citizens Bank
MEMO 16116 Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-635-9881
1088 FREDERICK RD.
MARTINSBURG, PA 15062

3-7016/200 850
DATE Dec 19, 2019

PAY TO THE ORDER OF Smithyman Plumbing + Heating \$ 481.00
Four hundred eighty one DOLLARS @ EE

☒ Citizens Bank
MEMO 10427 Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-635-9881
1088 FREDERICK RD.
MARTINSBURG, PA 15062

3-7016/200 852
DATE Dec 18, 2019

PAY TO THE ORDER OF Bussomier's Hauling Inc. \$ 39.69
Thirty-nine and 69/100 DOLLARS @ EE

☒ Citizens Bank
MEMO Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-635-9881
1088 FREDERICK RD.
MARTINSBURG, PA 15062

3-7016/200 854
DATE Dec 18, 2019

PAY TO THE ORDER OF Metzler Auto Parts Inc. \$ 39.77
Thirty-nine and 77/100 DOLLARS @ EE

☒ Citizens Bank
MEMO Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-635-9881
1088 FREDERICK RD.
MARTINSBURG, PA 15062

3-7016/200 855
DATE Dec 19, 2019

PAY TO THE ORDER OF Long's Outpost Inc. \$ 421.43
Four hundred twenty-one and 43/100 DOLLARS @ EE

☒ Citizens Bank
MEMO Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-635-9881
1088 FREDERICK RD.
MARTINSBURG, PA 15062

3-7016/200 860
DATE Dec 18, 2019

PAY TO THE ORDER OF Wells Fargo \$ 537.51
Five hundred thirty-seven and 51/100 DOLLARS @ EE

☒ Citizens Bank
MEMO 3691102356 Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-835-0881
1088 FREDERICK RD.
MARTINSBURG, PA 15402

55013-2

DATE 12-19-19

PAY TO THE ORDER OF Fisher Thompson \$ 308.45
Three hundred and eight

☒ Citizens Bank

MEMO Larry Frederick

LARRY FREDERICK
SHARON FREDERICK
814-835-0881
1088 FREDERICK RD.
MARTINSBURG, PA 15402

866

DATE December 19, 2019

PAY TO THE ORDER OF Orlando Juarez-Perez \$ 1,361.00
One thousand three hundred sixty and 00/100

☒ Citizens Bank

MEMO Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-835-0881
1088 FREDERICK RD.
MARTINSBURG, PA 15402

867

DATE 12-20-19

PAY TO THE ORDER OF Bobcat of Martinsburg \$ 60.00
Sixty

☒ Citizens Bank

MEMO Larry Frederick

LARRY FREDERICK
SHARON FREDERICK
814-835-0881
1088 FREDERICK RD.
MARTINSBURG, PA 15402

868

DATE 12-20-19

PAY TO THE ORDER OF Home Electric \$ 50.45
Fifty

☒ Citizens Bank

MEMO Larry Frederick

LARRY FREDERICK
SHARON FREDERICK
814-835-0881
1088 FREDERICK RD.
MARTINSBURG, PA 15402

849

DATE Dec 19, 2019

PAY TO THE ORDER OF Logan Valley Oil \$ 2,140.16
Two thousand one hundred forty and 16/100

☒ Citizens Bank

MEMO 94399-94451 Mr. Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-835-0881
1088 FREDERICK RD.
MARTINSBURG, PA 15402

853

DATE Dec 19, 2019

PAY TO THE ORDER OF Gary's Fine Services Inc. \$ 25.00
Twenty-five

☒ Citizens Bank

MEMO Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-835-0881
1088 FREDERICK RD.
MARTINSBURG, PA 15402

856

DATE Dec 18, 2019

PAY TO THE ORDER OF BB+T \$ 545.75
Five hundred forty-five and 75/100

☒ Citizens Bank

MEMO 96000 33004 90008 Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-835-0881
1088 FREDERICK RD.
MARTINSBURG, PA 15402

858

DATE Dec 18, 2019

PAY TO THE ORDER OF Cedar Crest Equipment LLC \$ 449.92
Four hundred forty-nine and 92/100

☒ Citizens Bank

MEMO 82871 Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-835-0881
1088 FREDERICK RD.
MARTINSBURG, PA 15402

858

DATE Dec 19, 2019

PAY TO THE ORDER OF Rising Spring Water \$ 24.92
Twenty-four and 92/100

☒ Citizens Bank

MEMO 276885-162770 Sharon Frederick

LARRY FREDERICK
SHARON FREDERICK
814-835-0881
1088 FREDERICK RD.
MARTINSBURG, PA 15402

789

DATE 11-21-19

PAY TO THE ORDER OF Genex \$ 722.48
Seven hundred twenty-two

☒ Citizens Bank

MEMO 1130729 Larry Frederick



First National Bank

4140 E. State Street
Hermitage, PA 16148

ADDRESS SERVICE REQUESTED

RICH LOU FARMS
1098 FREDERICK RD
MARTINSBURG PA 16662-8863

Statement Ending 12/31/2019

RICH LOU FARMS

Page 1 of 6

Primary Account Number:

Managing Your Accounts

	Online	www.fnb-online.com
	By Phone	1 800-555-5455
	By Mail	4140 E. State Street Hermitage, PA 16148

Summary of Accounts

Account Type	Account Number	Balance This Statement
LIFESTYLE 50		\$16,568.10

LIFESTYLE

Account Summary

Date	Description	Amount
11/30/2019	Balance Last Statement	\$17,415.22
	9 Credit(s) This Period	\$3,530.93
	25 Debit(s) This Period	\$4,378.05
12/31/2019	Balance This Statement	\$16,568.10

Interest Summary

Description	Amount
Annual Percentage Yield Earned	0.01%
Interest Days	32
Interest Earned	\$0.14
Interest Paid This Period	\$0.14
Interest Paid Year-to-Date	\$1.02
Average Available Balance	\$15,846.18

Account Activity

Post Date	Description	Debits	Credits	Balance
11/30/2019	Balance Last Statement			\$17,415.22
12/02/2019	34303 POS PUR 11/29 22:08 Express Scripts 877-5034073 MO 00000007 03430-5912	\$5.00		\$17,410.22
12/03/2019	14155 POS PUR 12/02 21:39 LOWES #00907* 866-483-7521 NC 00000000 014155-5200	\$50.69		\$17,359.53
12/03/2019	CHECK # 148	\$255.18		\$17,104.35
12/05/2019	BB&T LOAN PHONEPYMNT 17215268	\$751.30		\$16,353.05
12/05/2019	CHECK # 151	\$283.00		\$16,070.05
12/05/2019	CIGNA 877-484-59 8774845967 2KCW1EX0HISPUWB	\$76.00		\$15,994.05
12/05/2019	CHECK # 150	\$52.00		\$15,942.05
12/10/2019	137272 POS PUR 12/10 17:46 Walmart.com Bentonville AR 02003144 121005137-5310	\$24.79		\$15,917.26
12/10/2019	967191 POS PUR 12/10 16:40 Walmart.com Bentonville AR 02003144 121004967-5310	\$21.07		\$15,896.19
12/11/2019	27332 POS PUR 12/09 01:32 NASCO FORT ATKI 920-5685511 WI 73183393 02733-5965	\$471.90		\$15,424.29
12/13/2019	KOHL'S DEPT STORE 8005645740 152	\$80.07		\$15,344.22

To learn more about FNB's deposit account practices such as our posting order, what is an available balance, and how preauthorized point-of-sale debit card transactions affect your account, please visit the following websites:

- For consumer accounts, click on the Managing Your Checking Account video at www.fnb-online.com/learn
- For business accounts, click on <https://www.fnb-online.com/business-overdrafts>

If you arranged to have direct deposits made to your Consumer Account at least once every 60 days from the same person or company, you can call us at 1-800-555-5455 to find out whether the deposit was made.



4140 E. State Street
Hermitage, PA 16148

First National Bank

Statement Ending 12/31/2019

RICH LOU FARMS

Page 3 of 8

Primary Account Number:

LIFESTYLE

(continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
12/16/2019	1010 POS PUR 12/13 02:54 BOSCOVS 1 ECOM 800-284-8155 PA 00018000 00101~5311	\$39.99		\$15,304.23
12/16/2019	VZ WIRELESS VE VZW WEBPAY 0921280	\$257.43		\$15,046.80
12/17/2019	61105 POS PUR 12/16 12:19 CBANKS #100 800-8909601 MN 00000007 061105 ~5621	\$19.95		\$15,026.85
12/19/2019	49360 POS PUR 12/18 16:57 PA DRIVER & VEHI 717-412-5300 PA 00000000 049~9399	\$38.00		\$14,988.85
12/23/2019	24850 RETURN 12/22 03:19 TARGET 00 ALTOONA PA 00000000 024850 ~5310		\$20.03	\$15,008.88
12/23/2019	33791 RETURN 12/20 23:29 BOSCOVS 79 ALTOONA PA 00792103 033791 ~5311		\$39.99	\$15,048.87
12/23/2019	40119 POS PUR 12/20 03:28 UATTEND.COM 800-5188925 CA 71172187 040119 ~5734	\$20.00		\$15,028.87
12/23/2019	81613 POS PUR 12/23 21:25 TARGET.COM * 800-591-3869 MN 00000000 081613 ~5310	\$42.20		\$14,986.67
12/24/2019	31240 RETURN 12/24 06:58 UNDER ARMOUR DIR BALTIMORE MD 00000000 031240~5611		\$23.80	\$15,010.47
12/24/2019	31025 RETURN 12/24 07:47 UNDER ARMOUR DIR BALTIMORE MD 00000000 031025~5611		\$41.98	\$15,052.45
12/24/2019	SSA TREAS 310 XXSOC SEC XXXXX0641B SSA		\$485.00	\$15,537.45
12/24/2019	SSA TREAS 310 XXSOC SEC XXXXX0641A SSA		\$1,295.00	\$16,832.45
12/24/2019	50141 POS PUR 12/23 06:12 UPMC PHYSICIANS PITTSBURGH PA 00000000 050141~8011	\$50.00		\$16,782.45
12/24/2019	59530 BILLPAY 12/24 09:28 EXPRSS SCRPTS CR 877-5034073 MO 00000007 8020~5912	\$19.71		\$16,762.74
12/26/2019	8461 POS PUR 12/24 05:47 Dick'sSportingGo 877-8469997 PA 00000007 0084~5941	\$124.99		\$16,637.75
12/27/2019	CHECK # 155	\$38.02		\$16,599.73
12/30/2019	74911 RETURN 12/29 16:04 DICK'S CLOTHING& ALTOONA PA 00970040 074911 ~5941		\$124.99	\$16,724.72
12/30/2019	42718 POS PUR 12/26 02:02 HOMEDEPOT.COM 800-430-3376 GA 00000000 042718~5200	\$1,355.25		\$15,369.47
12/30/2019	87462 POS PUR 12/27 15:19 ALTOONA OPHTHALM ALTOONA PA 22087462 087462 ~8011	\$69.00		\$15,300.47
12/30/2019	15392 POS PUR 12/28 14:48 Etsy.com - Sydne 718-8557955 NY 00000000 0153~5699	\$24.97		\$15,275.50
12/30/2019	62248 POS PUR 12/29 11:50 ASHLEY HOMESTORE ALTOONA PA 33241549 062248 ~5712	\$207.54		\$15,067.96
12/31/2019	DEPOSIT		\$1,500.00	\$16,567.96
12/31/2019	INTEREST		\$0.14	\$16,568.10
12/31/2019	Balance This Statement			\$16,568.10

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount
148	12/03/2019	\$255.18	151	12/05/2019	\$283.00
150*	12/05/2019	\$52.00	155*	12/27/2019	\$38.02

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount	Date	Amount
12/02/2019	\$17,410.22	12/05/2019	\$15,942.05	12/11/2019	\$15,424.29
12/03/2019	\$17,104.35	12/10/2019	\$15,896.19	12/13/2019	\$15,344.22

LIFESTYLE

(continued)

Daily Balances (continued)

Date	Amount	Date	Amount	Date	Amount
12/16/2019	\$15,046.80	12/23/2019	\$14,986.67	12/27/2019	\$16,599.73
12/17/2019	\$15,026.85	12/24/2019	\$16,762.74	12/30/2019	\$15,067.96
12/19/2019	\$14,988.85	12/26/2019	\$16,637.75	12/31/2019	\$18,568.10

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00



First National Bank

4140 E. State Street
Hermitage, PA 16148

Statement Ending 12/31/2019

RICH LOU FARMS

Page 5 of 6

Primary Account Number:

LARRY R. FREDERICK 121900
SHARON E. FREDERICK
1000 FREDERICK RD PO BOX 1000
HERMITAGE, PA 16148-0000

Pay to the Order of BCFA \$ 255.18
Two hundred fifty-five and 18/100

148
50
Sharon E. Frederick

148 \$255.18 12/3/2019

LARRY R. FREDERICK 121900
SHARON E. FREDERICK
1000 FREDERICK RD PO BOX 1000
HERMITAGE, PA 16148-0000

Pay to the Order of STATE ENDODONTICS \$ 52.00
Fifty and 00/100

150
50
Sharon E. Frederick

150 \$52.00 12/5/2019

LARRY R. FREDERICK 121900
SHARON E. FREDERICK
1000 FREDERICK RD PO BOX 1000
HERMITAGE, PA 16148-0000

Pay to the Order of Family Dentistry, Inc. \$ 283.00
Two hundred eighty-three and 00/100

151
50
Sharon E. Frederick

151 \$283.00 12/5/2019

LARRY R. FREDERICK 121900
SHARON E. FREDERICK
1000 FREDERICK RD PO BOX 1000
HERMITAGE, PA 16148-0000

Pay to the Order of PFA Health Service \$ 38.02
Thirty-eight and 2/100

155
50
Sharon E. Frederick

155 \$38.02 12/27/2019

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IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

LARRY FREDERICK and
SHARON FREDERICK,

Joint Debtors.

Bankruptcy No. 18-70870-JAD

Chapter 11

Document No.

CERTIFICATE OF SERVICE

Robert O Lampl, John P. Lacher, David L. Fuchs and Ryan J. Cooney, hereby
certify, that on the 21st day of January, 2020, a true and correct copy of the foregoing
MONTHLY OPERATING REPORT was served on the following (*via electronic service*):

Office of the U.S. Trustee
970 Liberty Center
1001 Liberty Avenue
Pittsburgh, PA 15222

Date: January 21, 2020

/s/ Robert O Lampl
ROBERT O LAMPL
PA I.D. #19809
JOHN P. LACHER
PA I.D. #62297
DAVID L. FUCHS
PA I.D. #205694
RYAN J. COONEY
PA I.D. #319213
223 Fourth Avenue, 4th Floor
Pittsburgh, PA 15222
(412) 392-0330 (phone)
(412) 392-0335 (facsimile)
Email: rlampl@lampllaw.com